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Degree	:	BS (SE)
Module	:	6 <sup>th</sup> Semester
Subject	:	Organizational Behavior
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Date	:	25/04/2020

## Q.1: How will they make a contingency plan in this situation where the employees can work with distancing at the same time providing customer service?

**Ans:** The current challenge with COVID-19 should remind all business owners and business everywhere that your employees, operation, supply chains and customer relations can all be affected during a crisis. And work can develop a contingency plan for each scenario. We need to make large distance employees it is possible to work in the same company where employees

can work from keeping large distance from each other. Employees need to wear clothes, employees need wear masks, A crowed gathering should be avoid in the company and Avoid shaking hands to each other in a company .In a situation where payment systems might be disrupted, have backup option in place if payments need to happen remotely. Ultimately, they would want to ensure that they are protecting their employees, stabilizing their supply chain and staying in close contact with their customers.

- Putting together scenario specific health practices and evacuation plans.
- Know their protocol for securing their facilities and data.
- Establish alternatives for paycheck distribution.
- Consider keeping digital and printed copies of vendor-critical information.
- Prioritize transaction-time- sensitive, urgent and scheduled.
- Keeping an eye on customer communication channels. Don't overlook social media.
- Stay in close communication with existing vendors, financial institutions and external partners.

## Q.2: How will these five factors work for employees on Covid by practicing these factors in work place?

## Ans:

**1) Power Distance:** Power Distance refers to the relationship between those in power and the subordinates in a society where lower ranking individuals depending on the high or low power distance culture react to that authority. Especially at these times when users are bombarded with multiple brands, banks should use customer journey mapping tools to engage with customer beyond the traditional financial channels. In covid we should talk to our employees about anything happens in the company and also by social distancing. In Asian countries the power distancing is high. We should reduce power distancing and power should be distributed equally among all workers.

**2) Individualism vs Collectivism:** As repurchase intent drives profitability and firms are facing culturally diverse customers, managers should know how individualism vs collectivism influence the formation of repurchase intent individualism positively moderates the effect of customer satisfaction and negatively moderates the effect of public brand image and retational switching costs on repurchase intent. but this pandemic force distance and individuality, this result confirms prior findings of a great impotance of customization benefits to individualistic then collectivist consumers.

**3)** Masculinity vs Femininity: Masculinity and femininity revolve around the emotional role distribution between genders, which is again a prime issue in a number of societies.

Masculine culture possesses the following characteristics:

- Clearly distinct gender roles.
- Men are expected to be tough and assertive with a concentration on material achievements.
- Benevolence has little .
- Sense of humor, intelligence, personality is considered preferred characteristic traits of a boyfriend by the women.

Feminine culture possesses the following characteristics:

- Men, as well as women, are expected to be tender, modest, with focus on the quality of life.
- Overlapping of social gender roles.
- Emphasis on the non-materials angles of success.

**4) Uncertainly Avoidance:** Banks certainly have their hands full in light of the novel coronavirus outbreak (COVID-19). Borrowers and businesses face job losses and declining profits as the virus continues to spread around the world. in addition to managing the direct economic impact of the coronavirus , bank need to have a plan in place to protect employees and customers from its spread. Many banks are ready starting to encourage remote working of some employees.

**5)** Long Term vs Short Term Orientation: The SDGs provide a pathway for us to build back better after the COVID-19 crisis. These global goals urge us to address challenges in poverty, health and many other areas, while vowing to leave no one behind, with a deadline of 2030.

This is based on the Confucian dynamism. According to the teachings of Confucius, the following aspects of life are evident:

- > Every social organization has its prototype in the family.
- > A futuristic, dynamic mentality.
- Stress on possessing a sense of shame.
- > Focus on respect for tradition.

Q.3: Do you think employees of banks can be job satisfied, job involved or psychologically empowered in this situation?

**Ans:** Yes employees of the bank can be job satisfied , job involved and psychologically empowered in this situation. The employees can be job satisfied if we give them authority if they are in control of their jobs, they can be involved if we give them good working hours not too much like 12 hours shift maximum 8 hours a day. The roles and regulation that would be made for the employees to work with in the current situation will be a big change. The need of these employees might empower them psychologically of how they are required in the society and given importance of their existence.

## Q.4: Do you agree with the fact that the moods and emotions of customers will be affected by this Pandemic?

**Ans:** Yes, I agree if a customer is to be separated from others if a healthcare provider thinks he/she may have been exposed to COVID=19, even if they do not get sick. Everyone feels differently after coming out of quarantine. Emotional reactions to coming out of quarantine may include. sadness , anger, or frustration because friends have unfounded fears of contacting the disease from contact with them. And every employee should give proper time to the customers. The employees should be doing meeting online on video call. We should make the queue of the customer but also keep social distancing in between them.